

REVOCATION OF POWER OF ATTORNEY WITH  
NEW POWER OF ATTORNEY AND  
CHANGE OF CORRESPONDENCE ADDRESS

NextCard, LLC, a Texas limited liability company, hereby revokes all previous powers of attorney given in the applications or patents identified in the attached Appendices and hereby appoints the practitioners associated with Customer No. **32914**.

Please change the correspondence address for the applications and patents identified in the attached Appendices to the address associated with Customer No. **32914**.

STATEMENT UNDER 37 CFR 3.73(b)

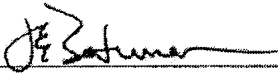
NextCard, LLC, a Texas limited liability company, states that it is the current assignee of the entire right, title, and interest in the patent applications/patents identified in the attached Appendices by virtue of a chain of title from the inventor(s) of the patent applications/patents to the current assignee as set forth in the Appendices.

The undersigned is authorized to act on behalf of NextCard, LLC.

NextCard, LLC.

Dated: 06.22.07

By: John Bateman

Signature: 

Title: VP of CPMG, Inc.,  
the general partner of Warbler Technologies,  
LP, the sole member and manager of NextCard,  
LLC

## APPENDIX

Application No./Patent No. .... 09/802,481  
File/Issue Date ..... 03/09/2001  
Title ..... Customized Credit Offer Strategy Based on Terms  
Specified by an Applicant

Chain of Title ..... from Inventors, to NextCard, Inc. by Alfred T. Giuliano  
as Chapter 7 Trustee for the Estate of NextCard, Inc.  
Assignment recorded in the United States Patent and  
Trademark Office at Reel/Frame No. 011840/0679;

from NextCard, Inc. by Alfred T. Giuliano as Chapter 7  
Trustee for the Estate of NextCard, Inc.,  
to Marshall Credit Strategies, LLC, a Texas limited  
liability company.  
Assignment recorded in the United States Patent and  
Trademark Office at Reel/Frame No. 019341/0216;

from Marshall Credit Strategies, LLC, a Texas limited  
liability company, to NextCard, LLC, a Texas limited  
liability company.  
Assignment recorded in the United States Patent and  
Trademark Office at Reel/Frame No. 019341/0418.